

Exhibit J



Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172
Phone: (800) 643-0202
Fax: (866) 870-9919
ditech.com

December 19, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Number #: 12925

Dear Traci St. Claire:

This letter is in response to your Qualified Written Request received by Ditech regarding the above-referenced account number.

Please be advised, any information requested outside the scope of RESPA, or which is proprietary, confidential, burdensome or immaterial to the servicing of the account, will not be provided.

We have completed a review of the above-referenced inquiry or dispute case number and are providing the following response:

After further review of the correspondence received in November 2016; it has been determined that similar correspondence has been previously been received. The following concerns and details were addressed in response letters sent as indicated:

PMI issue: Addressed in letter sent November 13, 2015. Please be advised that the terms and conditions needed to cancel the PMI for your account have again been reviewed and it has been determined that the PMI was correctly canceled effective June 1, 2016. Please review the enclosed prior responses, FNMA MI Approval Cancellation/Termination Notice, and copy of the Mortgage Insurance Disclosure you signed on June 22, 2007. It has been determined that the PMI was correctly cancelled effective June 1, 2016. There are no corrections needed nor any additional refund due to you.

Delay of Recast Offer Letter: Addressed in letter sent November 9, 2016. A copy of our response is enclosed.

Recast Offer Letter Guideline Compliance: Addressed in letter sent November 9, 2016. A copy of our response is enclosed.

HAMP Trial Offer Effective Date: Addressed in letter sent November 9, 2016. A copy of our response is enclosed.

Receipt of 6th anniversary \$5,000.00 incentive: Addressed in letter sent November 9, 2016. A copy of our response is enclosed.

In response to your inquiry regarding Fannie Mae (FNMA) Re-Amortization servicing guidelines after application of additional principal payments, please refer to the following FNMA web page, which lists the following information regarding Re-Amortization Processing:

<https://www.fanniemae.com/content/guide/servicing/c/1.2/01.html>

Processing a re-amortization after application of additional principal payments:

If, after making a substantial curtailment, the borrower requests that the mortgage loan balance be re-amortized to reduce the mortgage loan payment, the servicer must:

1.) Complete an Agreement for Modification, Re-Amortization, or Extension of a Mortgage (Form 181).

Correspondence - Response Letter, 11/17/2015

LTR-199

Form 181 must only be revised as authorized in its instructions.

2.) Provide the borrower and the document custodian the completed Form 181.

3.) Report the payment change as described in Reporting a Transaction Type 83 (Payment/Rate Change Record) in the Investor Reporting Manual.

The servicer must determine, in compliance with applicable law, if the borrower is required to execute Form 181 to ensure that the mortgage loan maintains its first lien position and is fully enforceable.

It has been determined that an executed Agreement for Modification (Form 181) is required for Re-Amortization of your loan. At this time it appears that Agreement for Modification documentation was sent to you on November 17, 2016 for execution and to be returned to Ditech by December 17, 2016. Our records show that this Agreement for Modification has not been returned to Ditech. To accept the Recast Offer, please sign and return the original Recast Modification Agreement documents, at the address indicated on the cover page of the agreement to Ditech by December 17, 2016.

In connection with the concerns regarding cancellation of escrow, PMI, loan modification description, and timely qualified written request responses, outlined in your letter, we have previously responded to your concerns on: July 9, 2015, September 21, 2015, October 1, 2015, October 9, 2015, January 22, 2016, February 11, 2016, May 19, 2016, June 13, 2016, June 22, 2016, June 21, 2016, September 21, 2016, October 10, 2016, and November 9, 2016. We have also responded to your investor Fannie Mae's request concerning your account, and the concerns were considered closed on February 5, 2016 and May 23, 2016. We have not received any additional supporting documentation to support your dispute of the information provided. Therefore, our position has not changed, and we consider this matter resolved.

If you have any additional questions you may contact your assigned Single Point of Contact, Walter A., at (800) 643-0202 extension 23089.

Our Customer Service Department is also available to answer any questions or concerns and can be reached at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT.

Sincerely,



Shea Andersen
Customer Service Correspondence Supervisor

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

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